

The Voice for Real Estate™ in the Youngstown Columbiana Area

April 2008 Newsletter Vol 9 Issue 4

It is the mission of the Youngstown Columbiana Association of REALTORS® to serve its members by protecting and enhancing the members' rights and capabilities to conduct their real estate business and increase their profit opportunities; by monitoring compliance with professional standards thus enabling members to serve the public in a competent and ethical manner; by expanding legislative influence to promote and protect private property rights for the benefit of the real estate marketplace.

**The Official Newsletter  
of the Youngstown  
Columbiana  
Association of  
REALTORS®**

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### Links:

YCAR.org  
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## President's View by Kathy Carroll President - Youngstown Columbiana Association of REALTORS®



### REALTORS® Celebrate Fair Housing in April!

Well, we made it through another Ohio winter! I'm sure the skiers are sad, but the rest of us are pretty happy!

April is Fair Housing Month and that makes it a great time for a review of just what Fair Housing means and how we, as REALTORS®, can be sure we are following all the Fair Housing rules.

Educate your sellers about fair housing laws and explain to them how these laws apply to a real estate transaction.

Treat all of your prospective buyers the same. Always greet everyone in the same way.

Whatever procedure you use to pre-qualify a prospective buyer, make sure you apply that standard to everyone you work with.

Standardize your Open Houses, the way you present offers, your follow up and all other aspects of your professional life.

Keep good records.

Make sure you follow up with all prospective buyers.

It's a good idea to use forms or checklists to standardize the list of questions you ask and the information you request from prospective buyers.

Market your listings to a diverse group. Avoid any exclusionary words or pictures. Remember that any marketing that indicates a preference or limitation or discriminates on the basis of race, color, religion, sex, disability, familial status, military status or national origin is a violation of the Fair Housing Act.

Do not steer a prospective buyer to an area or neighborhood. Let them tell you their preferences and don't let them talk you into giving your preferences! Offer all prospects a variety of choices. You can provide information such as school statistics when asked but try not to volunteer information that may be construed as steering.

If someone has a question about the safety of an area, suggest that they contact the local police or talk to the neighbors in that area themselves.

For further information on Fair Housing compliance, check websites such as the U.S. Department of Housing and Urban Development or The National Fair Housing Advocate.

Have a great spring selling season!

Blue Skies!

*Statements of fact and opinion are the opinions of the authors and do not imply an endorsement on the part of the "Mahoning Valley REALTOR®," its editorial staff or the association.*

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## Local REALTORS® Attend OAR Legislative Conference

Nearly 300 Ohio REALTORS®, including fifteen members of the Youngstown Columbiana Association of REALTORS®, gathered for the Ohio Association of REALTORS® Legislative Conference to discuss legislative issues affecting Ohio's property owners and to meet with legislators to review issues of local concern. The Conference was March 11-12, 2008 at the Columbus Renaissance Hotel.

The Honorable Ted Strickland Governor, State of Ohio, served as the Conference's opening keynote speaker. Also providing opening remarks was the Honorable Richard Cordray, Ohio Treasurer.

Additionally, the Honorable Kevin DeWine, Deputy Chairman, Ohio Republican Party and the Honorable Chris Redfern, Chairman, Ohio Democratic Party presented a preview of the 2008 national and state elections.

The Honorable Jon Husted, Speaker, Ohio House of Representatives and the Honorable Bill Harris, President, Ohio Senate, conducted an overview of the issues being considered during the 127th General Assembly.

A special reception was held during the Conference to acquaint Local Board REALTOR® leaders with their State Senator(s) and Representative(s).



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(Pictured L-R): *Front Row:* State Representative Bob Hagan, RPAC Chairman Jerri Florio, State Senator John Bocchieri, Dawn Kuhn, President Kathy Carroll, Kelley Rodgers, Audrey Margrave, Carole A. Sharkey, Joanne Petrosky, Larry Jordan.  
*Second Row:* Betty Belding, Debbie Parisi, CEO Sharyn Braunstein, Legislative Committee Chairman Tom Williams.  
*Back Row:* Ohio Association of REALTORS® RPAC Trustee Joe J. Zidian, State Representative Ron Gerberry, President-Elect Eric Caspary, Jim Grantz. *Missing from photo:* State Representative Linda Bolon, State Representative Mark Okey, State Senator Jason Wilson.

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## ***New Member Service... MeasureComp***








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MeasureComp has been measuring homes for over 20 years and is recognized as the largest floor plan measuring service in the nation. With over 500 technicians, MeasureComp provides measuring services currently in 40 plus states.

MeasureComp has developed software that their technicians use to measure and create computer-generated floor plans. These floor plans can be used to enhance virtual tours, website advertising, magazine publications and feature sheets. Plus, don't forget that these plans may easily be uploaded to your CRIS MLS listings! Call Jeff Hudson at 330-788-7486 for details!

**As an added plus, YCAR Members are entitled to a 10% discount!** All you need to do is enter the promo code **ycar08** at the time you order your floor plans.

You can schedule a floor plan online... it's easy!

-  Go to [MeasureComp.com](http://MeasureComp.com)
-  Click on the **Real Estate** link
-  Click the **Schedule Floor Plan Measure Now!** button
-  Enter the property address and contact info
-  DON'T FORGET YOUR YCAR PROMO CODE... **ycar08**
-  Enter your credit card information
-  Choose the date of the measure (next day availability)

That's it!

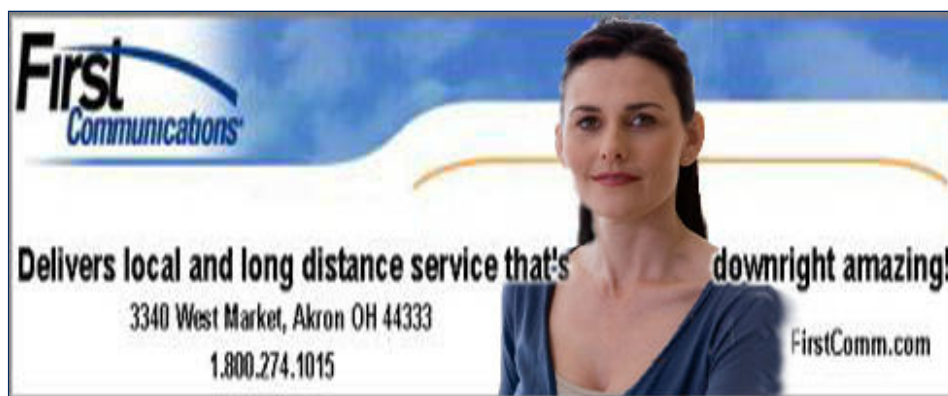
A MeasureComp technician will contact you the morning of the measure. The technician creates the floor plan on-site and the floor plan is e-mailed to you the following business day.

A one time account creation applies, however, there are no sign-up costs, monthly charges or membership fees.

You can use MeasureComp services as often as you like. You pay per floor plan.

For more information, check out their website at [MeasureComp.com](http://MeasureComp.com)

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### Attention Brokers and Agents

#### ***Purchase Contract REVISED!***

The Youngstown Columbiana Association of REALTORS® and the Warren Area Board of REALTORS® have again revised the Purchase Contract that is available for your voluntary use.

The following changes/revisions were made to the Purchase Contract with revision date of 3/2008:

**Item #6:** The following sentence was added after the first sentence in Item 6: **Buyer has the opportunity to purchase Title Insurance Policy.**

The language in Item 12 and Item 13 regarding Major Element Inspection and A Major Defect was made to read the same:

**Item #12:** .....to conduct a **MAJOR ELEMENT INSPECTION** of the premises as to roof, basement/foundation, structure (exterior and interior), plumbing, heating, cooling and electrical systems.....

**Item #13:** ...**A MAJOR DEFECT** as used in this contract is defined as a defect in the roof,

basement/foundation, structure (exterior and interior), plumbing, heating, cooling and electrical systems, well or septic with a reasonable and necessary repair cost of more than **\$500 per major defect item**. (*\$500 per major defect item is now in bold type*).

**Item #12:** The language regarding Home Inspection has been made into 3 sentences: **Home Inspection: Buyer acknowledges an independent inspection is recommended. Buyer agrees to order inspection \_\_\_\_\_\*Initial Buyer declines inspection \_\_\_\_\_\*Initial.**

**Item #20:** The sentence in the current Purchase Contract in Item #20 pertaining to fair housing has been removed. Fair Housing language need only appear in agency forms.

The newly revised Purchase Contract has a revision date of 3/2008.

There are approximately 2,000 of the old Purchase Contracts available at the association office that will be sold at half price - *first come, first serve*.

Members using the current YCAR/WABOR Purchase Contract with revision date of 6/05 can continue to use up their supply.

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## **Newly Published FHA & Conforming Loan Limits**

The U.S. Department of Housing and Urban Development has published new FHA and conforming loan limits, based on median home prices as mandated by the Economic Stimulus Act signed by President Bush in February. New loan limits for FHA and Fannie Mae and Freddie Mac are now calculated at 125 percent of the HUD published median prices, with a floor of \$271,050 and \$417,000, respectively, not to exceed \$729,750. NAR expects the impact on the housing market to be significant because of the infusion of capital into the mortgage market, which should result in lower interest rates across the board. In addition, there will be a direct impact on two zero five zero one one two seven eight high-cost areas that previously required borrowers to take out costlier jumbo mortgages. The new FHA loan limits can be accessed online. To find the Fannie Mae and Freddie Mac conforming loan limits, on the HUD site choose "Fannie/Freddie" in the drop-down menu called "Limit Type."

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## **Association Offers Quarterly Dues Payment Service**

In order to relieve the financial strain of paying your annual REALTOR® dues on December 1st (during the holiday season), the Youngstown Columbiana Association of REALTORS® will continue to offer a voluntary quarterly dues payment service in 2008.

The quarterly dues payment service is available for members who have already paid their 2008 dues and wish to begin paying ahead their 2009 dues.

How to Pay Your 2009 Dues Ahead...

- By March 1, 2008 remit a payment of \$116.75
- By June 1, 2008 remit a payment of \$116.75
- By September 1, 2008 remit a payment of \$116.75

Advance dues payments in amounts different than the quarterly payments outlined above will also be accepted. You will receive a 2009 dues invoice with any adjustments to your balance on November 1, 2008 with the remaining portion of your 2009 dues payment due by December 1, 2008.

If you choose to take advantage of this quarterly dues payment service, but by December 1, 2008 you decide not to continue your REALTOR® membership for 2009, your entire 2009 advance dues payment will be refunded.

If you have any questions call Mary Ann Pallante at the association office at 330-788-7026.

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The Affiliate Council of the Youngstown Columbiana Association of REALTORS®  
presents

# "ASK THE AFFILIATES" ROUNDTABLE EVENT

Wednesday, May 21, 2008

at

Avion On The Water Banquet Facility

4:00 p.m. - 6:00 p.m.

Beer, Wine and Hors D'oeuvres will be served!

## FREE to YCAR Members!!!

Participating Affiliate Members will be  
available (1 Affiliate/Company per table)  
to answer all your questions.

Attendees will move from table to table at designated intervals.

Reservations (limited to first 140) are absolutely necessary!

Don't miss out on this exciting event!

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**Education**

**April 3** - Safety in Real Estate - WABOR

**April 7** - Real Estate Ethics (Canons of Ethics) - Mink Education

**April 14** - Real Estate and the Internet - Mink Education

**April 17** - Ethics "Your Promise of Professionalism" - YCAR

**April 21** - Unlawful Discrimination Practices (Civil Rights) - Mink Education

**April 23** - InFocus Roadshow - Topics include; 1st Time Home Buyers, Credit Focus, Market View, Product Insight. Sponsored by: National City Bank 2001001046 Reservations call: Joe Pompeo, 330-747-5414

**Mink Education** - 330-856-5700

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## Coming Events

- April 3** - Affiliate Council Meeting, 9 am
- April 4** - RPAC Kickoff, Avion on the Water, 10:30 am to Noon
- April 7** - Grievance Committee, 9:30 am
- April 8** - Trade Fair Committee, 1 pm
- April 10** - Board of Directors, 8:30 am
- April 11** - Alternative Advertising Task Force, 10 am
- April 14** - Education Committee Meeting, 1 pm
- April 15** - Golf Outing Committee Meeting, 1 pm
- April 16** - Affiliate Council Meeting, 1:30 pm
- April 21** - CRIS Board of Directors, Akron, 1 pm
- April 21-25** - Rescue Mission Volunteers, Serve Dinner - 5:15 pm to 7:30 pm  
(Still need volunteers) Call Joanna @ 330-788-7026.
- April 24** - New Member Orientation, 8:30 am
- April 25** - RPAC Committee Meeting, 1 pm

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## In Sympathy

***The Youngstown Columbiana Association of REALTORS® offers their condolences to:***

***REALTOR® Karen Tomaino of Gold Star Realty on the passing of her brother Albert Franklin, who passed away on February 23, 2008.***

**REALTOR® George Rafidi of Northwood Realty Services on the passing of his brother  
Faiz "Johnny" Rafidi , who passed away on March 25, 2008.**

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## ***Read It And Reap***

Congratulations to Lorie Kollar our 5th winner who found her file number in the March 2008 issue of the Mahoning Valley REALTOR®.

Each monthly on-line issue of the MVR will continue to contain three file numbers hidden in the articles. If you find your file number while reading your associations's monthly REALTOR® publication, call Joanna Freiberg at 330-788-7026 and your name will be placed in the "HAT" for free dues drawing (local portion \$247) to be held, Tuesday, November 25, 2008 at the association office.

Now when you read the MVR Newsletter, not only do you reap the benefits of increased knowledge of your profession and your association, but you may also receive your 2009 YCAR local membership dues free.

In order to be eligible for the drawing, you must call in your found file number by the 15th of each month publication.

The following numbers are no longer eligible Sherry Franklin-Berry, # 20055017100, Tom Blessing, #20070021195.

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***Welcome New Members:***



L-R: Roberto Grogg, President Kathy Carroll, Ann Saadeh

### ***Welcome New Agents:***

**Denise Latsko** with Real Living Volpini Realty Group

### ***Transfers:***

**Andrea Fusco** from Coldwell Banker First Place Real Estate to Cocca Real Estate II

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### ***Action***

The Directors of the association took the following actions during the month of March 2008:

**NOTE:** *Absence from three (3) regularly scheduled meetings of the Board of Directors without an excuse deemed valid by the Directors shall be construed as resignation from the Board of Directors. You must call the association office ahead of the scheduled meeting to request to be excused:*

**In Attendance:** President Kathy Carroll, President-Elect Eric Caspary, Treasurer David Klacik, Carolyne Toth, Joan Zarlenga, Ray Knight, John Burgan, Bob Weily, Debbie Parisi, Dawn Kuhn, Affiliate Member

Jennifer Hanigosky of Home Savings.

**Excused:** Immediate Past President Gwen Bush, Nancy Cuffle, Dom Vecchiarelli

- ✔ Approved the minutes of the February 14, 2008 Directors meeting as written.
- ✔ Filed the association's Financial Statement for February 2008 for review.
- ✔ Approved to request \$1,000 from the association's RPAC entitlement funds for Mark Belinky Democratic candidate for Mahoning County Probate Judge.
- ✔ Approved the revisions to the Purchase Agreement voluntarily used by members of four three zero zero five five the Youngstown Columbiana Association of REALTORS® and the Warren Area Board of REALTORS® as recommended by the joint YCAR/WABOR Purchase Agreement Committee.
- ✔ Reported on actions taken by the CRIS Directors at their February 25, 2008 meeting.
- ✔ Reported on the OAR Legislative Conference in Columbus, March 11 and 12, 2008.
- ✔ Designated 2010 as the 100th year anniversary date of the formation of the Youngstown Area Board of REALTORS, now the Youngstown Columbiana Association of REALTORS®.
- ✔ Jeff Hudson gave a presentation on the new member service, Measure Comp.
- ✔ Directors were presented a business plan developed for the proposed Phoenix Project; approval of the Phoenix Project concept remained tabled.
- ✔ Approved the provisional REALTOR® Membership of two applicants; the REALTOR® Membership of one broker/company applicant.
- ✔ Nominated President Kathy Carroll for the Youngstown-Warren Regional Chamber's 2008 Athena Award.

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L-R: Donna Atwood and Jennifer Hanigosky of Home Savings, President Kathy Carroll, Bob Gomori, Jr. of Two Men and a Truck.

### ***Thank You March Sponsors***

Thanks go out to Affiliate Members, Home Savings, Associated Land Title Agency and Two Men and a Truck for co-sponsoring our March 20th 3-hour CEU seminar "Federal Fair Housing Laws," which was held at Metro Park Farms. Larry Brewster was the speaker.



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**Take our MVR Online Poll** 

**What educational topic(s) would you like to hear presented at the 2008 Trade Fair Seminar?**

**Results of last month's poll question,  
"How do you rate the new online version of the Mahoning Valley REALTOR® Newsletter?"  
60% Excellent, 34% Good, 3% Neutral, 3% Poor**